

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on October 26, 2005, **JEFFREY R. COLLUMS AND WENDY G. COLLUMS**, executed a Deed of Trust to SUSAN HOLLEY, Trustee, for the use and benefit of American General Financial Services, Inc., 410 Hwy 6 East, Batesville, MS 38606, which Deed of Trust was recorded on November 8, 2005 in the office of the Chancery Clerk of DESOTO County, Mississippi, in **Deed Book 2347 at Page 205** thereof;

WHEREAS, on the 10TH day of November, A.D., 2008, the Beneficiary appointed Brad D. Wilkinson as Substituted Trustee, which instrument is recorded in Book 2967 at Page 105, in Records on file in the Office of the Chancery Clerk of the County of DESOTO, State of Mississippi at Hernando, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, AMERICAN GENERAL FINANCIAL SERVICES, INC., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A. M. and 4:00 P.M.), on the 29th day of December, 2008, at public outcry offered the hereinafter described property for sale at the Front door of the County Courthouse at Hernando, Mississippi, County of Desoto, State of Mississippi; to wit:

WHEREAS, at such sale, American General Financial Services, Inc. bid the sum of \$148,412.64 and

WHEREAS, said bid by American General Financial Services, Inc. was the highest bid;

NOW, THEREFORE, I, Brad D. Wilkinson, Substituted Trustee, in consideration of the sum of \$148,412.64, do hereby sell and convey unto **AMERICAN GENERAL FINANCIAL SERVICES, INC.**, the following described property located and situated in the County of DESOTO, State of Mississippi, to-wit:

Lot 3, MASON SUBDIVISION, situated in Section 34, Township 1 South, Range 6 West, Olive Branch, DeSoto County, Mississippi as per Plat recorded in Plat Book 1, Page 8, Chancery Clerk's Office, DeSoto County, Mississippi.

WITNESS MY SIGNATURE on this, the 12th day of January, 2009.

A handwritten signature in black ink, appearing to read "B. Wilkinson", written over a horizontal line.

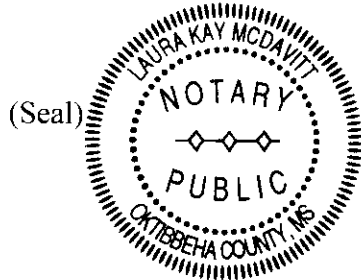
Brad D. Wilkinson
Substituted Trustee

STATE OF MISSISSIPPI

COUNTY OF Rankin

On this the 12th day of January, 2009, Personally appeared before me, the undersigned authority in and for said county and state, the within named Brad D. Wilkinson, Substituted Trustee, who acknowledged that he signed and delivered the foregoing instrument on the day and year therein mentioned.

GIVEN under my hand and seal of office.



Laura Kay McDavidt
Notary Public

LAURA KAY MCDAVITT
Mississippi Statewide Notary Public
My Commission Expires April 7, 2010

**Index: LOT 3, MASON SUBDIVISION, SECTION 34, T-1-S, R-6-W,
 DESOTO COUNTY, MISSISSIPPI**

Grantee:
American General
410 Hwy 6 East
Batesville, MS 38606
662-563-2112

Grantor &
Prepared by and Return to:

Brad D. Wilkinson, Esq. (Grantor)
Wilkinson Law Firm, P.C.
511 Keywood Circle
Flowood, MS 39232
601-355-0005
601-355-0009

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 26, 2005, JEFFREY R. COLLUMS AND WENDY G. COLLUMS, executed a Deed of Trust to SUSAN HOLLEY, Trustee, for the use and benefit of American General Financial Services, Inc., 410 Hwy 6 East, Batesville, MS 38606, which Deed of Trust was recorded on November 8, 2005 in the office of the Chancery Clerk of DESOTO County, Mississippi, in Deed Book 2347 at Page 205 thereof;

WHEREAS, on the 10TH day of November, A.D., 2008, the Beneficiary appointed Brad D. Wilkinson as Substituted Trustee, which instrument is recorded in Book 2967 at Page 105, in Records on file in the Office of the Chancery Clerk of the County of DESOTO, State of Mississippi at Hernando, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, AMERICAN GENERAL FINANCIAL SERVICES, INC., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Brad D. Wilkinson, Substituted Trustee, will on the 29th day of December, A.D., 2008, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00a.m. and 4:00p.m.), at the front door of the County Courthouse of DESOTO County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DESOTO County, State of Mississippi, to-wit:

Lot 3, MASON SUBDIVISION, situated in Section 34, Township 1 South, Range 6 West, Olive Branch, DeSoto County, Mississippi as per Plat recorded in Plat Book J, Page 8, Chancery Clerk's Office, DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this the 25th day of November, A.D., 2008.

/s/ Brad D. Wilkinson

SUBSTITUTED TRUSTEE

Wilkinson Law Firm, P.C.

511 Keywood Circle

Flowood, MS 38632

(601) 355-0005

(601) 355-0009

Address of Property: 9284

College Street, Olive Branch,

MS 38854.

Publication Dates: December 2,

8, 16, and 23.

Volume No. 113 on the 2 day of Dec., 2008

Volume No. 113 on the 9 day of Dec., 2008

Volume No. 113 on the 16 day of Dec., 2008

Volume No. 113 on the 23 day of Dec., 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 23 day of Dec., 2008

BY Judy H. Cougas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

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